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Title

METHOD OF AND EQUIPMENT FOR CREDIT MANAGEMENT FOR ACCESS IN A TELE-
COMMUNICATIONS NETWORK

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Field of the Invention

The present invention relates generally to telecommunications systems and, more specifically, to credit management of accounts in a multi service telecommunications environment, wherein services are provided in exchange for credits.

Background of the Invention

The take up of prepaid subscriptions for mobile telephony has far exceeded anyone's expectations. Now in the light of 3G and true multi-service mobile networks it is likely that prepaid will take an ever greater stance. The introduction of prepaid into the fixed wireline networks is also likely.

Together with new technologies, the industry is experiencing consumer prices dropping to a level just above cost. The result of this is a significant increase in the level of service usage, e.g. the number of calls made.

The introduction of family prepaid accounts, where the one prepaid account has many users (mother, father, son, etc.), will complicate matters even more.

Moreover, the number of services offered is increasing rapidly, the number of users is still growing and the frequency and number of services accessed by each user is on the increase as well. Since most of these services are charged, the requirements placed on credit management systems (which responsibility is the financial

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Claims

1. A method for credit management of an account in a multi service telecommunications system, wherein services are provided in exchange for units, wherein a predetermined amount of units is available for the account and which units are reserved before provisioning of a service, characterized in that a forced booking of actually consumed units can be carried out.

2. A method according to claim 1, wherein said forced booking is carried out if said amount of unit drops below a predetermined threshold.

3. A method according to any of the previous claims, wherein said forced booking is service dependent.

4. A method according to any of the previous claims, wherein in connection with said forced booking a request for accreditation of units can be carried out for said services.

5. A method according to any of the previous claims, wherein accreditation of said units is subject to a plurality of accreditation rules.

6. A method according to claim 5, in which at least one of said accreditation rules is dependent on the actual use of said units per unit of time per service.

7. A method according to claim 5, in which at least one of said accreditation rules is dependent on a classification of said services.

8. A method according to claim 7, wherein said classification is a prioritization.

9. A method according to claim 5, in which at least one of said accreditation rules is dependent on the amount of units requested.

10. A method according to claim 5, in which at least one of said accreditation rules is dependent on the life-span of requested

units.

11. A method according to any of the previous claims, wherein said units are monetary units.

12. A method according to any of the claims 1-10, wherein said units are units of time.

13. A method according to any of the claims 1-10, wherein said units are units of volume.

14. A method according to claim 13, wherein said volume is a data volume.

15. A method according to any of the claims 1-10, wherein said units relate to the amount of used bandwidth.

16. A method according to any of the previous claims, wherein said account can be accessed by at least one user.

17. A method according to any of the previous claims, which is used in a telecommunications environment, wherein at least one of the services provided relates to a group comprising voice, data and internet communications.

18. A method as described in any of the preceding claims, wherein said telecommunications environment is accessible via a group comprising wireless and fixed connections to a telecommunications network.

19. A method according to any of the previous claims, wherein management or provisioning of said services is carried out by a plurality of service provisioning systems which are in communicative connection with said credit management.

20. A multi service telecommunications system, wherein services are provided in exchange for units, wherein a predetermined amount of units is available for the account and which units are reserved before provisioning of a service, wherein the credit of available units for the account is being registered or managed by at least one credit management system, characterized in that said credit management system is arranged

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ART 34 AMDT

for carrying out a forced booking of actually consumed units.

21. A system according to claim 20, in which said credit management system is or is a part of a device comprised in said telecommunication system.

5 22. A system according to claim 20, in which said credit management system is or is part of a user device comprised in an arrangement for connecting to said telecommunications system.